Certificate Number: 06531-PAM-DE-036832507

Bankruptcy Case Number: 19-03751



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 14, 2022, at 11:31 o'clock PM CDT, Kelly M Matos completed a course on personal financial management given by internet by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: September 14, 2022 By: /s/Seneca Lovett

Name: Seneca Lovett

Title: <u>Credit Counselor</u>